

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Ashley Ann Sevek  
Debtor

Case No. 24-02026-MJC  
Chapter 7

District/off: 0314-5  
Date Rcvd: Dec 06, 2024

User: AutoDocke  
Form ID: 318

Page 1 of 2  
Total Noticed: 25

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2024:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Ashley Ann Sevek, 109 Poplar Street, Dingmans Ferry, PA 18328-4238
5646036	+ ANESTHESIA ASSOC OF MORRISTOWN PA, PO BOX 24002, NEWARK, NJ 07101-0410
5646038	+ ATLANTIC HEALTH PARTNERS, LB #7685, P.O. BOX 95000, PHILADELPHIA, PA 19195-0001
5646045	+ JOSEPH SEVEK, 142 BIRCH LEAF DRIVE, MILFORD, PA 18337-7213

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
cr	+ EDI: AISACG.COM	Dec 06 2024 23:35:00	Ally Capital c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5646035	+ EDI: GMACFS.COM	Dec 06 2024 23:35:00	ALLY FINANCIAL, PO BOX 380901, BLOOMINGTON, MN 55438-0901
5646037	Email/Text: GSBankElectronicBankruptcyNotice@g.com	Dec 06 2024 18:37:00	APPLE CARD - GS BANK USA, GOLDMAN SACHS BANK, LOCKBOX 6112 PO BOX 7247, PHILADELPHIA, PA 19170-6112
5646039	^ MEBN	Dec 06 2024 18:34:27	ATLANTIC MEDICAL GROUP, PO BOX 419101, BOSTON, MA 02241-9101
5646256	+ EDI: AISACG.COM	Dec 06 2024 23:35:00	Ally Capital, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5646040	+ EDI: TSY2	Dec 06 2024 23:35:00	BARCLAYS BANK, PO BOX 8803, WILMINGTON, DE 19899-8803
5646041	+ EDI: CAPITALONE.COM	Dec 06 2024 23:35:00	CAPITAL ONE, PO BOX 31293, SALT LAKE CITY, UT 84131-0293
5646042	EDI: WFNNB.COM	Dec 06 2024 23:35:00	COMENITY BANK, BANKRUPTCY DEPT, PO BOX 182125, COLUMBUS, OH 43218-2125
5646043	EDI: WFNNB.COM	Dec 06 2024 23:35:00	COMENITY BANK, 3095 LOYALTY CIRCLE, COLUMBUS, OH 43219-3673
5646044	Email/Text: collecadminbankruptcy@fnni.com	Dec 06 2024 18:37:00	FNB OMAHA, 1620 DODGE STREET, OMAHA, NE 68197-0003
5646046	Email/Text: PBNCNotifications@perituservices.com	Dec 06 2024 18:37:00	KOHL/CAPITAL ONE, PO BOX 3115, MILWAUKEE, WI 53201-3115
5646047	Email/PDF: ebnotices@pnmac.com	Dec 06 2024 18:49:50	PENNYMAC LOAN SERVICES, ATTN: CORRESPONDENCE UNIT, PO BOX 514387, LOS ANGELES, CA 90051-4387
5646048	Email/Text: enotifications@santanderconsumerusa.com	Dec 06 2024 18:37:00	SANTANDER CONSUMER USA, ATTN: BANKRUPTCY DEPT, PO BOX 560284, DALLAS, TX 75356-0284

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5646049	EDI: SYNC	Dec 06 2024 23:35:00	SYNCB/AMAZON PLCC, PO BOX 71737, PHILADELPHIA, PA 19176-1737
5646050	EDI: SYNC	Dec 06 2024 23:35:00	SYNCB/AMERICAN EAGLE, PO BOX 71727, PHILADELPHIA, PA 19176-1727
5646051	EDI: SYNC	Dec 06 2024 23:35:00	SYNCB/DICKS, PO BOX 71727, PHILADELPHIA, PA 19176-1727
5646052	EDI: SYNC	Dec 06 2024 23:35:00	SYNCB/PAYPAL, PO BOX 71727, PHILADELPHIA, PA 19176-1727
5646053	EDI: SYNC	Dec 06 2024 23:35:00	SYNCB/PAYPAL EXTRA MC, PO BOX 71727, PHILADELPHIA, PA 19176-1727
5646054	+ EDI: CITICORP	Dec 06 2024 23:35:00	THD/CBNA, 5800 SOUTH CORPORATE PLACE, SIOUX FALLS, SD 57108-5027
5646055	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Dec 06 2024 18:37:00	TOYOTA FINANCIAL SERVICES, PO BOX 5855, CAROL STREAM, IL 60197-5855
5646056	EDI: WFFC2	Dec 06 2024 23:35:00	WELLS FARGO CARD SERVICES, PO BOX 393, MINNEAPOLIS, MN 55480-0393

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 08, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2024 at the address(es) listed below:

Name	Email Address
Brent J Lemon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC blement@kmlawgroup.com
Lisa Ann Rynard	larynard@larynardlaw.com PA88@ecfcbs.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 1 Ashley Ann Sevek lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 4

**Information to identify the case:**

Debtor 1	Ashley Ann Sevek	Social Security number or ITIN xxx-xx-7374
	First Name    Middle Name    Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court	Middle District of Pennsylvania	
Case number:	5:24-bk-02026-MJC	

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Ashley Ann Sevek  
aka Ashley A. Sevek, aka Ashley Sevek

By the  
court:

12/6/24

Mark J. Conway, United States  
Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**